Garth Homer SOCIETY

Starting, Running & Growing a Small Business

Self-Employment Handbook

A Plain-Language Guide for People Experiencing Barriers to Employment in British Columbia

With Notes for Job Coaches, Benefits Advisors & Employment Specialists

This handbook belongs to:

_____

My support team:

_____

Developed for EmploymentWorks Victoria Training Day

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Welcome & How to Use This Handbook

This handbook is for you if experience barriers to employment, live in British Columbia and are curious about self-employment; whether you're just thinking about starting, or already running a small business. It is also a tool for the staff, job coaches, and family members who support you.

Starting or growing a business is a big step. Lots of British Columbians who face barriers to traditional employment run successful businesses; dog walking, baking, art, lawn care, crafts, cleaning, computer repair, and much more. This handbook will not do the work for you, but it will walk you through the questions to ask, the people and BC programs who can help, and the steps to take next.

A Quick Roadmap

Thinking about starting a business?
Start with the first sections and worksheets.

Already running a business?
Jump ahead to the check-in, selling, and growing sections.

How This Handbook Is Organized

- Plain-language sections you can read on your own or with support.
- Worksheets with space to write, draw, or check boxes.
- Green "Staff / Facilitator Note" boxes with tips for the person supporting you.
- Checklists and check-ins throughout; for people just starting and for people already running a business.

Staff / Facilitator Note
Use this handbook as a leave-behind after EmploymentWorks Training Day. It serves two audiences: people exploring self-employment for the first time, and people already running a business who want to check in and grow. Use the roadmap above to steer participants to the right starting point, and feel free to teach sections out of order to match your group and your training agenda. Encourage participants to complete the worksheets with a job coach, family member, or benefits advisor rather than alone; several sections (especially Money Matters) work best as a guided conversation.

Your Business, Your Way

Self-employment means you work for yourself instead of working for a boss. You offer a product or a service, and people pay you for it. You are the owner.

Some Ways People Are Self-Employed

- Making and selling crafts, art, or jewelry
- Pet sitting, dog walking, or pet grooming
- Lawn care, snow shoveling, or gardening
- Baking or selling food at a farmers market
- Cleaning houses or offices
- Computer help, data entry, or small repairs
- Delivery, errands, or organizing services
- Tutoring, coaching, or teaching a skill you know well

Self-Employed vs. a Regular Job

Self-Employed	Traditional Job
You choose your own hours (mostly).	An employer usually sets your schedule.
You keep the money you earn, minus expenses.	You get a paycheck for hours worked.
You find your own customers.	Your employer gives you the work.
You are responsible for taxes and paperwork. (ex. Income tax not withheld)	Your employer handles most paperwork. (ex. Income tax automatically withheld)
Income can go up and down.	Pay is usually steady.

Staff / Facilitator Note
Some participants may confuse self-employment with a workshop-based or sheltered work model. Take time to clarify that self-employment means owning a real, income-generating business; this matters for benefits reporting and for how WorkBC or Community Living BC (CLBC) classify the person's employment plan.

Is Self-Employment Right for Me?

There is no right or wrong answer here. This checklist is a starting point for a conversation with your support team.

Check What Sounds Like You

- ☐ I have a skill, hobby, or interest I could turn into a product or service.
- ☐ I like the idea of being my own boss.
- ☐ I am okay with my income changing from week to week.
- ☐ I have people who can help me with paperwork, pricing, and taxes.
- ☐ I am willing to talk to customers or make things people can sell.
- ☐ I have thoughts about how this could affect my PWD benefits, CPP-D, or other assistance.
- ☐ I have support from family, a job coach, or a benefits advisor.
- ☐ I am willing to start small and grow slowly.

If you checked most of these boxes, self-employment might be a good path to explore further. If you checked only a few, that's okay too; this handbook can help you figure out what support you'd need first.

Staff / Facilitator Note
This is a reflection tool, not a pass/fail test. Use it to open dialogue rather than to screen someone out of pursuing self-employment. Many successful business owners that experience barriers to employment started with only one or two boxes checked and built the rest of their support system over time.

Money Matters: Benefits, Work Incentives & the RDSP

Staff / Facilitator Note
This section is intentionally high-level. Always refer participants to a qualified benefits advisor (for example, through Disability Alliance BC's Advocacy Access program) before they make decisions about self-employment income; every person's benefit situation is different, and incorrect assumptions here can cause real harm. Treat this page as a conversation-starter, not a substitute for individualized benefits advice.

Why This Matters

If you receive Persons with Disabilities (PWD) assistance, CPP Disability (CPP-D), or other income-tested benefits, starting or growing a business can affect your payment or eligibility. This does not mean you shouldn't do it; it means you need a plan.

Important: the dollar amounts in this section are current for 2026 and are subject to change. Before making decisions about your business, check the current rules directly with the Province of British Columbia, Service Canada, or the Canada Revenue Agency, and speak with a qualified benefits advisor about your own situation.

Where to check: gov.bc ca disability assistance and annual earnings exemption | canada.ca CPP disability benefits | canada.ca GST/HST registration and self-employed taxes.

Before You Start, Ask a Benefits Advisor

- ☐ How will my business income be counted against my PWD assistance or CPP-D?
- ☐ What is my current PWD annual earnings exemption ($16,200 in 2026), and how does self-employment income count toward it?
- ☐ Would an RDSP help me save money toward my business goal?
- ☐ Do I need to register for a CRA Business Number or GST/HST?
- ☐ Are there other licences or permits I need? Where do I get them? (BizPaL)
- ☐ What records and receipts do I need to keep for CRA and for my BC assistance worker?
- ☐ Who do I report changes in income to, and how often? (MSDP through My Self Serve)

Words You Might Hear

Term	What it Means
PWD Designation	Persons with Disabilities status under BC Employment and Assistance. Gives monthly assistance and an annual earnings exemption, so you can earn a set amount from self-employment before your assistance is reduced.
CPP Disability (CPP-D)	A federal benefit for people who have worked and contributed to the Canada Pension Plan. Has its own rules and work/earnings limits ($7,400) for people testing self-employment.
Registered Disability Savings Plan (RDSP)	A federal, tax-advantaged savings plan for people with disabilities. The government may add matching grants and bonds, and RDSP savings are generally exempt from BC disability assistance asset limits.
Business Number (BN) / GST-HST	A Canada Revenue Agency (CRA) account number for your business. You may need to register for GST/HST once your revenue passes a set threshold ($30,000).
T2125; Statement of Business Activities	The CRA tax form where you report your self-employment income and expenses each year. Your net income (income minus expenses) is what usually counts for benefits and taxes, not your total sales.

Tracking Your Income and Expenses

Keeping simple, regular records is one of the most important habits for a self-employed business owner. It makes tax time easier, helps you see if your business is making money, and gives you the numbers you need for CRA and for reporting to BC Employment and Assistance or CLBC.

The Basics

- Income is money that comes into your business; what customers pay you.
- Expenses are money that goes out; what you spend to run the business.
- Keep every receipt (digitize or use an accordion file). The CRA expects business records to be kept for at least 6 years.
- If possible, use a separate bank account or e-Transfer contact for business money; it makes tracking much easier.
- Add up your totals every month so nothing piles up at tax time.
- Create a schedule with reminders on your phone or calendar to complete your records.

Sample Income Log

Write down every sale; even small cash sales.

Date	What I Sold	Customer	Amount	How Paid
June 3	6 dog walks	M. Chan	$90.00	e-Transfer
June 5	Craft fair sales	Various	$145.00	Cash

Sample Expense Log

Write down everything you buy for the business, and keep the receipt.

Date	What I Bought	Category	Amount	Receipt Kept?
June 2	Dog leashes & bags	Supplies	$32.50	Yes
June 4	Facebook ad boost	Advertising	$15.00	Yes

Common CRA Expense Categories

Category	Examples
Supplies & materials	Items used up in making your product or delivering your service.
Advertising & marketing	Business cards, online ads, flyers, website costs.
Vehicle / travel expenses	Mileage or transit costs for business purposes (keep a simple log).
Business-use-of-home	A portion of rent, utilities, or internet if you work from home.
Professional fees	Accountant, bookkeeper, or legal fees.
Business Licence / bank fees	Municipal licence fees, business bank account fees.

Staff / Facilitator Note
Encourage a simple system the person will actually keep up with; a small notebook, a shoebox or accordion file of receipts sorted by month, or a basic spreadsheet all work. Perfection matters less than consistency. Loop in an accountant, bookkeeper, or benefits advisor early, especially before the first tax season, since they can confirm which categories and reporting rules apply to the person's specific situation.

Building & Strengthening Your Support Team

You do not have to do this alone. Most successful business owners; with or without disabilities; rely on a team.

People Who Might Be on Your Team

Role	How They Help
Employment Specialist / Job Coach	Helps you explore business ideas, build skills, and connects you to Employment Services program supports.
Community Living BC (CLBC) Facilitator	For eligible adults with developmental disabilities, may help fund supports, planning, or a micro-enterprise.
Benefits Advisor (e.g. Disability Alliance BC)	Explains how self-employment affects your PWD assistance, CPP-D, or MSP.
Family Member or Natural Support	Helps with day-to-day tasks and encouragement.
Microboard	A small nonprofit society of trusted people formed to help plan and support your business or life goals.
Small Business Mentor (e.g. Community Futures)	Free or low-cost business advice, workshops, and mentoring.
Accountant / Bookkeeper	Helps with CRA taxes, GST/HST, and tracking income and expenses.
Peer Mentor	Someone with a disability who already runs a business.

My WorkBC / job coach: _____

My CLBC facilitator (if applicable): _____

My benefits advisor: _____

Someone who can help with money/taxes: _____

A peer or mentor I admire: _____

Staff / Facilitator Note
Consider maintaining a local resource list (nearest WorkBC centre, CLBC contracted agency, Disability Alliance BC referral line, Community Futures office) to hand out alongside this page, since local contacts vary by community.

Worksheet: Skills and Needed Supports

Every business owner is strong in some areas and needs help in others; that's normal. Go through each business skill below with your support team. Check whether you can do it on your own, note what support you'd need, and write down who could help.

Business Skill	I Can Do This	Supports I Need	Who Can Help *(personal contact or a professional to hire, e.g., a bookkeeper)*
Bookkeeping			
Managing inventory / ordering supplies			
Producing the product / service			
Customer service / managing complaints			
Record keeping			
Sales			
Marketing / promotion			
Keeping a consistent work schedule			
Managing cash, cheques & e-Transfers			
Tracking GST/HST (if registered)			
Supervising staff or volunteers			
Other:			
Other:			

This worksheet is adapted from the skills-and-supports framework in Griffin & Hammis, Making Self-Employment Work for People with Disabilities (see Sources & References).

Staff / Facilitator Note

This worksheet works well as a structured conversation rather than a form to fill out alone; talk through each row together. Where support is needed, connect it back to the Support Team page: a WorkBC employment specialist, CLBC facilitator, family member, accountant/bookkeeper, or peer mentor may fill different rows. Revisit this worksheet every few months, since skills and confidence often grow with experience.

Steps to Starting Your Business

Every business is different, but most people move through similar steps. Go at your own pace; you do not have to finish this in one day.

1. Pick an idea based on something you enjoy or are good at.
2. Talk to your support team about the idea.
3. Find out how it could affect your benefits (see Money Matters).
4. Research similar businesses.
5. Find out if your customers actually want this product or service.
6. Figure out what it costs to make or offer your product or service.
7. Set a price that covers your costs and earns you money.
8. Write a simple one-page business plan (see worksheet).
9. Check if you need a municipal business licence, a registered business name (BC Registry Services), or a CRA Business Number.
10. Start small. Before spending a lot of money, test your idea with one or two customers, a sample, or a small first sale.
11. Keep track of your money: what comes in and what goes out.
12. Ask for feedback and keep improving.

Remember: you do not have to do every step perfectly the first time. Many business owners adjust their plan as they learn what works.

Worksheet: My Business Idea

Fill this out on your own or with someone on your support team.

What I am good at or enjoy doing: _____

A product or service I could offer: _____

Who would want to buy it (my customers): _____

Where I would sell or offer it: _____

What I would need to get started (supplies, tools, training): _____

_____

People who could help me: _____

How I Would Rate My Idea

Before I spend a lot of money, I can test my idea with a small first step.

- ☐ I think people would pay for this.
- ☐ I can realistically make or do this.
- ☐ I have or can get the supplies/tools I need.
- ☐ I have people who can support me with this.

Worksheet: My One-Page Business Plan

This simple plan covers the basics. It's okay to write short answers; you can always add more later.

Business name: _____

What I sell (product/service): _____

My customers: _____

My price: _____

My costs (supplies, materials, transportation): _____

How I will find customers: _____

Who is helping me and with what: _____

My first goal (example: "Sell 5 items by next month"): _____

Staff / Facilitator Note
Encourage participants to revisit this one-pager every few weeks in early stages. Treat it as a living document, not a one-time form; plans change as the person learns more about their market.

Already running a business? Start Here.

The next sections are for people who already have a business up and running; a check-in on how things are going, common growing pains, practical selling tips, and steps to grow further.

How Is My Business Going? A Check-In

There is no right or wrong answer here. This checklist is a starting point for a conversation with your support team about how things are going right now, and where you'd like to grow.

Check What's True Right Now

- ☐ I know which products or services sell best.
- ☐ My pricing covers my costs and pays me something for my time.
- ☐ I have a steady flow of customers, or a plan to find more.
- ☐ I have a system for tracking my sales and expenses.
- ☐ I understand how my business income affects my PWD assistance, CPP-D, or other benefits.
- ☐ I have people who help me when I need it.
- ☐ I feel good about how much time and energy my business takes.
- ☐ I have a goal for where I want my business to be in 6 to 12 months.

If you checked most of these boxes, your business has a strong foundation to grow from. If you checked only a few, that's a great place to start today's conversation.

Staff / Facilitator Note
This is a reflection tool, not a pass/fail test. Use it to open dialogue about where the business is today rather than to screen anyone out. Treat any unchecked box as a lead into a specific, practical fix; a pricing review, a new sales channel, or a benefits check-in; rather than a reason for concern.

Growing Pains: Challenges & Wins as You Grow

Growing a business brings new rewards and new challenges. Being honest about both helps you plan for what's next.

The Wins

- More customers or repeat customers means more steady income.
- You get faster and better at your craft or service over time.
- You can raise your prices as demand for your work grows.
- Word-of-mouth starts working for you; happy customers bring new ones.

The Growing Pains

- Keeping up with more orders than you expected can be stressful.
- Deciding when and how to raise prices is a hard conversation.
- More income can mean more paperwork and more benefits reporting.
- It's easy to overcommit; watch for burnout as demand grows.
- New sales channels (markets, online, wholesale) each come with a learning curve.

A good next step is talking through this list with your job coach, family, or a business mentor. Naming the growing pains now means fewer surprises later; and most of them have practical fixes covered later in this handbook.

Check In with a Benefits Advisor When…

- ☐ My business income has gone up or down since I last reported it.
- ☐ I'm not sure my current PWD annual earnings exemption still matches my income.
- ☐ I'm thinking about an RDSP to save some of my business profit.
- ☐ I'm not sure whether I need to register for a CRA Business Number or GST/HST at my current sales level.
- ☐ I want to double-check what records and receipts I should be keeping.
- ☐ I'm not sure who to report income changes to, or how often.

Growing Pains: Challenges & Wins as You Grow

Whether you sell handmade crafts, offer a service, or both, these practical tips can help you price fairly, sell well, and get paid on time.

Pricing Your Crafts or Products

A simple formula: cost of materials + (hours it takes × your hourly rate) + a bit extra for profit and wear-and-tear on your tools = your price.

What to Figure Out	My Numbers
Cost of materials	
Hours it takes to make	
My hourly rate	
Labour cost (hours x rate)	
Materials + labour	
Add 15 - 20% for profit & wear-and-tear on tools	
My price	

Selling at Craft Fairs & Markets

- Bring a cash box with a float (small bills and coins) for making change.
- Display prices clearly on or near every item.
- Bring business cards or a sign with your contact info, so people can find you again.
- Consider a way to accept e-Transfer or tap/card payment; many phone apps now support this.
- Chat with customers; people often buy from someone they enjoyed talking to.
- Note which items sell fastest so you know what to make more of.
- Ask the market organizer about table fees, application deadlines, and rules ahead of time.

Invoicing for Services

If you offer a service; dog walking, lawn care, cleaning, tutoring; a simple invoice helps you get paid on time and keeps good records for taxes. A basic invoice needs:

- Your name/business name and contact info
- The date of service
- A short description of what you did
- The amount owed
- How and when to pay (e-Transfer, cash, cheque)
- An invoice number (Invoice #1, #2…) to help you track what's been paid

Selling Online

Option	What to Know
Etsy	Reaches buyers outside your local area; charges small listing and selling fees; you handle packing and shipping.
Facebook Marketplace / community groups	Free to list; good for local pickup sales; meet in a safe public place.
Instagram / social media	Great for showing your work and building a following; usually paired with another way to actually take payment.
Local shops or co-ops on consignment	The shop sells your item for you and keeps a percentage (often 20 to 40%); steady exposure without doing all the selling yourself.

Staff / Facilitator Note
Encourage participants to try one new tip or channel at a time rather than everything at once. For online selling especially, check in about digital literacy and support needs; some employment services providers offer basic digital skills workshops that pair well with this section.

App-Based & Gig Platform Work | Another Option for Self Employment

Some business owners add income through app-based platforms; driving, delivery, pet care, errands, or selling; booked through an app rather than found on your own. This is still self-employment, but the app handles the parts that are often hardest to do alone: finding customers, agreeing on a price, and collecting payment.

Getting Started: How These Apps Generally Work

Most gig apps follow a similar pattern, whichever one you choose. Knowing the steps ahead of time makes the first try much less intimidating.

1. Download the app and create a profile (name, photo, contact info).
2. Complete verification; this often means a government ID, a criminal record check, and sometimes a vehicle inspection or a short quiz about how the app works.
3. Set your availability; most apps let you choose exactly when you're open for work, and you can change this any time.
4. Wait for a job, order, or ride to appear, and choose whether to accept it; you are not required to accept every one offered.
5. Follow the in-app instructions to complete the job (the app usually gives step-by-step directions and a map).
6. Mark the job complete in the app; this is what triggers payment.
7. Get paid; usually a weekly deposit to your bank account, though some apps offer instant cash-out for a small fee.
8. Give and receive a rating; customers rate you, and you can usually rate them too.

Which App Might Fit You?

Some app-based work involves a lot of quick decisions and talking with strangers; some is much more predictable and low-contact. This table can help match an app to what feels comfortable.

App / Type	What You'd Do	Vehicle or Equipment	Customer Contact	Good to Know
Rover / Wag (pet sitting, dog walking)	Walk or care for pets in the owner's home or your own	None; just comfort with animals	Low; brief check-ins with the owner	A strong fit if you love animals and prefer a calm, routine, low-pressure task.
Instacart (grocery shopping)	Shop from a customer's list and deliver it	Car, or walking/ transit in some areas	Low-medium; mostly a quick drop-off	The shopping list gives clear, step-by-step structure.
Uber Eats / SkipTheDishes / DoorDash (delivery)	Pick up and drop off food or orders	Car, or bike/e-bike in some cities	Low; brief handoff at the door	Bike or walking delivery in dense areas can lower cost and skip the car-insurance step.
Uber / Lyft (rideshare)	Drive passengers to their destination	Car with a ride-share ICBC endorsement	High; conversation with riders for the whole trip	The most demanding option for both driving skill and social interaction.
TaskRabbit-style task apps	One-off tasks: furniture assembly, moving help, yard work, errands	Varies by task, usually listed up front	Low-medium; task is agreed before you arrive	Tasks are described in detail in advance, so you know what to expect before accepting.
Etsy / Facebook Marketplace / Poshmark (selling)	List and sell items online	None	Low; mostly written messages	Pairs well with the Selling Crafts & Services section; same idea, more platforms.

Key Things to Know in BC

- Licence & insurance for rideshare: driving passengers in BC requires a Class 1, 2, or 4 driver's licence (Class 4 is most common) and commercial ride-share insurance through ICBC; regular personal insurance is not enough, and driving without it can void your coverage. Delivery-only driving has different, generally lighter rules, so confirm directly with ICBC or the platform.
- GST/HST for rideshare: special rules apply to taxi and rideshare drivers. Unlike most small businesses, a rideshare driver generally has to register for and charge GST/HST even if total fares are below $30,000. Check the current CRA rules before starting.
- Background checks: most platforms require a criminal record check and a valid licence or ID before you can start; some also require a vehicle inspection.
- Platform fees: the app takes a percentage of each fare, order, or task before you get paid; read the fee structure before relying on the estimated earnings shown.
- Tax slips: platforms may issue a T4A or similar slip, but you still need to report your business income and expenses to CRA. Keep your own records because a tax slip is not a substitute for your own tracking.
- Benefits reporting: app-based earnings can affect PWD, CPP-D, and tax reporting. Track them carefully and ask the relevant program how your earnings will be treated.

Staff / Facilitator Note

App-based work can be a useful way to smooth out seasonal gaps in craft or service income, and lower-contact options like pet care, grocery shopping, or task apps are often a gentler entry point than rideshare driving. It comes with real costs (vehicle wear, gas, insurance, phone data) that participants often underestimate against the advertised per-trip earnings. Encourage a trial period with careful expense tracking (see Tracking Your Income and Expenses) before someone relies on it as a main income source, and confirm ICBC insurance and licensing requirements before their first shift. Some participants may want a support person alongside them for their first one or two jobs to build confidence with the app.

Steps for Growing Your Business

Every business is different, but most growth follows similar steps. Go at your own pace; you do not have to tackle all of this at once.

1. Look at what's selling best right now, and focus more energy there.
2. Set one growth goal (more customers, higher prices, a new product, a new market).
3. Review your pricing; are you covering your costs and paying yourself fairly?
4. Try one new sales channel (a new market, selling online, or a local shop on consignment).
5. Streamline your production or scheduling so you can keep up with orders.
6. Build repeat customers; ask for reviews, referrals, or repeat bookings.
7. Reinvest some profit in supplies, tools, or training.
8. Check in on your benefits and tax plan as your income changes (see Money Matters).
9. Watch for burnout; build in rest and realistic limits as demand grows.
10. Ask for feedback and keep improving.
11. Celebrate milestones; growth takes real work.

Remember: you do not have to do every step at once. Many business owners pick one or two of these to focus on for a season, then move to the next.

Worksheet: My Business Idea

Take a clear-eyed look at your business as it is right now. Fill this out on your own or with someone on your support team.

What I sell (product/service): _____

What sells best right now: _____

Who my customers are: _____

Where I sell it (markets, online, referrals, etc.): _____

What's working well: _____

What I want to improve or grow: _____

People who help me: _____

A Quick Gut-Check

- ☐ My customers seem happy and come back or refer others.
- ☐ My pricing feels fair to me and to my customers.
- ☐ I have the supplies/tools I need to keep going.
- ☐ I have people who can support my next step.

Worksheet: My One-Page Business Plan Refresh

You likely already have a sense of your business plan in your head; this page gets it down on paper so you and your support team can revisit it together. It's okay to write short answers.

Business name: _____

What I sell (product/service): _____

My customers: _____

My price: _____

My costs (supplies, materials, transportation): _____

How I find customers now: _____

Who is helping me and with what: _____

My next goal (example: "Add a second market by fall"): _____

_____

Staff / Facilitator Note
Encourage participants to revisit this one-pager every few months as a refresh rather than a one-time form; plans should shift as the business grows and the person learns more about their market.

Self-Employment Resource Guide

There are a lot of names and acronyms in this handbook. This page is a map: find the situation closest to yours, and start there.

If you receive BC disability assistance or PPMB assistance, ask the Ministry about the Self-Employment Program (SEP). SEP has specific rules for allowable business expenses, assets, reporting, and business plans.

If you're wondering...	Who can help:	What they do
"Is self-employment even right for me?"	Supported Employment Services agencies, job coaches, vocational counsellors	Free employment counselling; can help explore options and refer you onward.
"I already get CLBC supports; can they help with a microenterprise?"	Your CLBC Facilitator	Discusses whether a microenterprise fits your support plan and possible funding.
"How exactly will this affect my PWD assistance?"	Disability Alliance BC; Advocacy Access program	Free, confidential benefits advice specific to your situation.
"How will this affect my CPP Disability benefit?"	Service Canada (CPP-D line)	Explains CPP-D rules on work and earnings while receiving the benefit.
"I want free general business coaching or workshops."	BC Business Advisory Services	One-on-one consultations, resources designed to help businesses start, manage and grow, guidance on navigating government programs and funding opportunities
"I live outside Metro Vancouver / in a smaller community."	Community Futures British Columbia (local office)	Business mentoring and loans, with offices across rural and regional BC.
"I'm between 18 and 39."	Futurpreneur Canada	Mentorship plus possible start-up financing for younger entrepreneurs, cash flow templates, workshops.
"I need to register a business name or get a Business Number."	BC Registry Services and CRA Business Registration Online	Name registration provincially; federal Business Number and GST/HST setup.

If you're wondering...	Who can help:	What they do
"I need help with bookkeeping or my first tax return."	A local accountant/ bookkeeper, or a free tax clinic (Community Volunteer Income Tax Program)	Ongoing books support; free tax filing help if you qualify by income.
"I want to save for my business without losing my PWD assistance."	An RDSP provider (your bank or credit union) and Plan Institute	Opens an RDSP; independent financial planning info for people with disabilities.
"I want to set up a microboard around my business or my life."	Vela Microboard Association of BC	Guidance, templates, and support to start and run a microboard. Under CLBC all Microboards are part of the Person Centred Societies umbrella as one specific type of PCS, so contracts and framework documents use the term Person Centred Society rather than Microboard.
"I want to meet other entrepreneurs with disabilities."	A peer mentor or local disability employment network	Real-world experience, encouragement, and informal know-how.
"I need broader disability rights or advocacy information."	Disability Alliance BC (general line) or BC People First Society	General advocacy, information, and referral for people with disabilities.

Staff / Facilitator Note

This table is a starting point, not an exhaustive directory; service names, eligibility rules, and regional offices change over time and organizations occasionally merge or rebrand. Confirm current contact details before handing this out, and consider stamping or attaching your own local resource sheet (nearest WorkBC centre, CLBC contracted agency, and Community Futures office) alongside this page.

Resources & Next Steps Checklist

British Columbia & Canada Resources

- WorkBC Employment Services Program; free employment supports across BC: workbc. ca
- Community Living BC (CLBC); supports for eligible adults with developmental disabilities: communitylivingbc. ca
- Disability Alliance BC; benefits advice (Advocacy Access) and disability info: disabilityalliancebc. org
- Vela Microboard Association of BC; help setting up a microboard: velacanada. org
- Community Futures British Columbia; business mentoring and loans, especially outside major cities: communityfutures. ca
- Futurpreneur Canada; mentoring and financing for entrepreneurs aged 18 to 39: futurpreneur. ca
- Canada Revenue Agency (CRA); Business Number, GST/HST, and self-employment tax info: canada. ca/en/revenue-agency
- Registered Disability Savings Plan (RDSP) info: canada. ca (search “RDSP”)

My Next Steps

- ☐ Talk to my WorkBC employment specialist, job coach, or CLBC facilitator.
- ☐ Set up a meeting with a benefits advisor about my PWD assistance or CPP-D.
- ☐ Complete the relevant worksheets for where I am; starting or growing.
- ☐ Ask about an RDSP or a microboard, if helpful.
- ☐ Try one small next step this month; a first sale, a new sales channel, or a pricing review.

My next meeting with my support team is on: _____

Appendix: Facilitator Guide

This page is for staff using this handbook in a training or one-on-one setting. It is not intended for the participant-facing copy if you choose to print sections separately.

This Handbook Serves Two Audiences

Sections 1 to 10 are written for people exploring or just starting self-employment. Sections 11 to 17 are written for people already running a business who want to check in and grow. Use the roadmap in the Welcome section to steer each participant to the right starting point; you don't need to cover every section with every group.

Suggested Training Flow; Starting Out (60 to 90 minutes)

- Welcome & framing (5 min); set expectations, normalize that this is exploratory.
- Your Business, Your Way (10 min); discuss examples relevant to the group.
- Is It Right for Me? checklist (10 min); individual or paired reflection.
- Money Matters (15 to 20 min); bring in or reference a benefits advisor (e. g., Disability Alliance BC) if possible.
- Support Team mapping + Skills worksheet (15 min); have participants fill in real names where possible.
- Steps to Starting + worksheets (15 to 20 min); guided or independent work time.
- Wrap-up & next steps (5 to 10 min); confirm follow-up meetings.

Suggested Training Flow; Already Running a Business (60 to 90 minutes)

- Welcome & framing (5 min); name that this is a growth/check-in day.
- How Is My Business Going? check-in (10 min); individual or paired reflection.
- Growing Pains (10 min); normalize common challenges as businesses grow.
- Money Matters + Tracking Income & Expenses (20 to 25 min); bring in or reference a benefits advisor if possible.
- Selling Crafts & Services and/or App-Based Gig Work (15 to 20 min); pick sections most relevant to the group.
- Steps for Growing + worksheets (15 to 20 min); guided or independent work time.
- Wrap-up & next steps (5 to 10 min); confirm follow-up meetings.

Facilitation Tips

- Read sections aloud for participants who benefit from auditory processing.
- Offer to scribe worksheet answers for participants who prefer speaking over writing.
- Bring real, local examples of entrepreneurs with disabilities if available.
- Always route specific benefits questions to a qualified benefits advisor (e. g., Disability Alliance BC); avoid giving individualized benefits advice yourself.
- Follow up individually within 1 to 2 weeks of the training to review worksheets.

Adapting for Different Groups

- For participants with more significant support needs, consider pairing the worksheets with picture supports or a 1:1 session.
- For mixed groups with both new and existing business owners, consider splitting into two breakout tracks for the worksheet portions and reconvening for Money Matters and wrap-up.

Sources & References

This page lists the primary sources used to develop and verify the benefits, tax, and organization information in this handbook. Program rules, thresholds, and organization details change over time; always confirm current details directly with the source before relying on them.

BC Disability Assistance (PWD) & Self-Employment

- Annual earnings exemption; Province of British Columbia. https://www2.gov.bc.ca/gov/content/family-social-supports/services-for-people-with-disabilities/disability-assistance/on-disability-assistance/annual-earnings-exemptio
- Self-Employment Program (SEP) for PPMB and PWD; Province of British Columbia. https://www2.gov.bc.ca/gov/content/governments/policies-for-government/bcea-policy-and-procedure-manual/eppe/self-employment-program-sep-for-ppmb-and-pwd
- Income Treatment and Exemptions; Province of British Columbia. https://www2.gov.bc.ca/gov/content/governments/policies-for-government/bcea-policy-and-procedure-manual/eligibility/income-treatment-and-exemptions

CPP Disability & RDSP

- Vocational Rehabilitation Program; Government of Canada. https://www.canada.ca/en/services/benefits/publicpensions/cpp-disability-benefit/vocational-rehabilitation.html
- Registered Disability Savings Plan; Employment and Social Development Canada. https://www.canada.ca/en/employment-social-development/services/disability-savings-plan.html
- RDSP registration overview; Canada Revenue Agency. https://www.canada.ca/en/revenue-agency/services/tax/registered-plans-administrators/registered-disability-savings-plans-rdsps/register-overview.html
- RDSP education & calculator; Plan Institute. https://www.rdsp.com/

CRA: Taxes, GST/HST & Record-Keeping

- Self-employed individuals tax topics; Canada Revenue Agency. https://www.canada.ca/en/revenue-agency/services/tax/individuals/topics/taxes-employment/self-employed-individuals.html
- Keeping Records; Canada Revenue Agency. https://www.canada.ca/en/revenue-agency/services/forms-publications/publications/rc188/keeping-records.html
- Free tax clinics (CVITP); Canada Revenue Agency. https://www.canada.ca/en/revenue-agency/services/tax/individuals/community-volunteer-income-tax-program.html
- Tax AID DABC; Disability Alliance BC. https://disabilityalliancebc.org/

BC Employment, Disability & Business Support

- WorkBC Employment Services; WorkBC / Province of British Columbia. https://www.workbc.ca/workbc-employment-services-we-can-help
- Employment Support; Community Living BC (CLBC). https://www.communitylivingbc.ca/what-support-is-available/supports-to-participate-in-your-community/employment-support/
- Advocacy Access & Tax AID; Disability Alliance BC. https://disabilityalliancebc.org/about-dabc/what-we-do/
- Microboards & Individualized Funding; Vela Canada. https://velacanada.org/
- Community Futures BC; Community Futures British Columbia. https://www.communityfutures.ca/
- Futurpreneur BC; Futurpreneur Canada. https://futurpreneur.ca/en/british-columbia/

App-Based / Gig Work in BC

- BC driver requirements; Lyft. https://help.lyft.com/hc/en-ca/all/articles/360034305493-British-Columbia-Driver-Information
- Ride-hailing insurance & licensing; Goldleaf Insurance. https://www.goldleafinsurance.com/insurance-and-licensing-requirements-for-ride-hailing/

Business Registration

- Register a business / incorporate in BC; BC Registry Services. https://www.bcregistry.gov.bc.ca/
- Business Number & CRA accounts; Canada Revenue Agency. https://www.canada.ca/en/revenue-agency/services/tax/businesses/topics/registering-your-business/business-number.html

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